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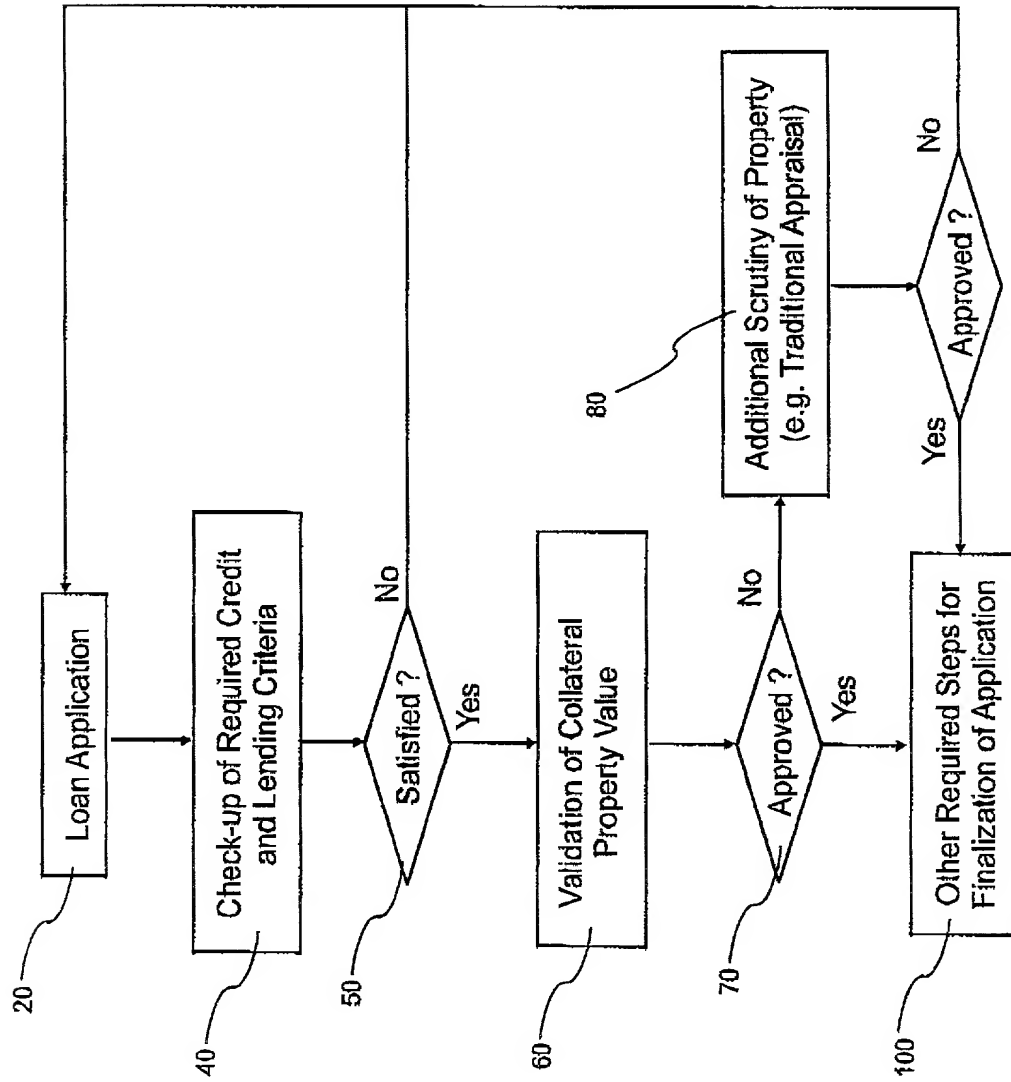
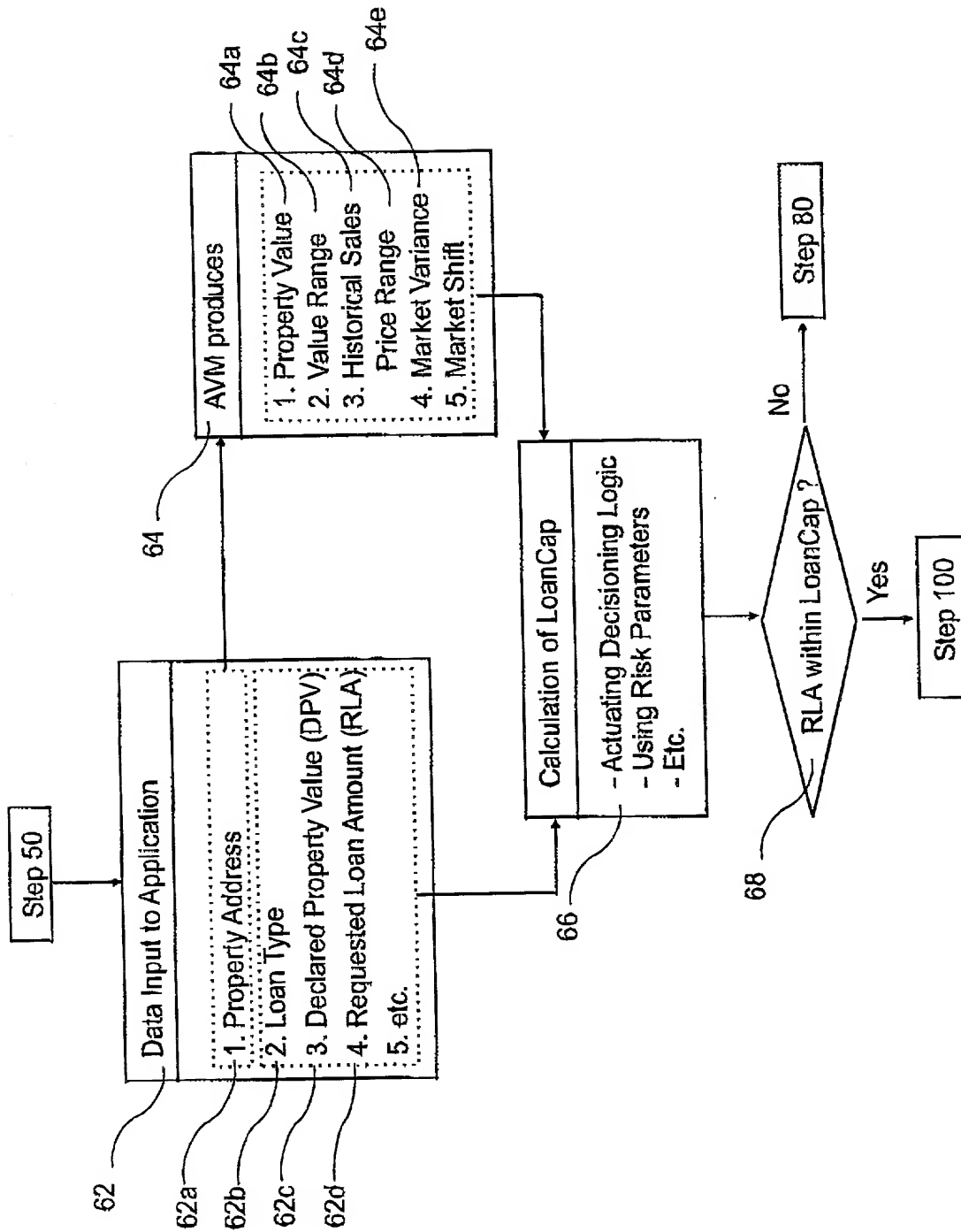


Fig. 1

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Fig. 2



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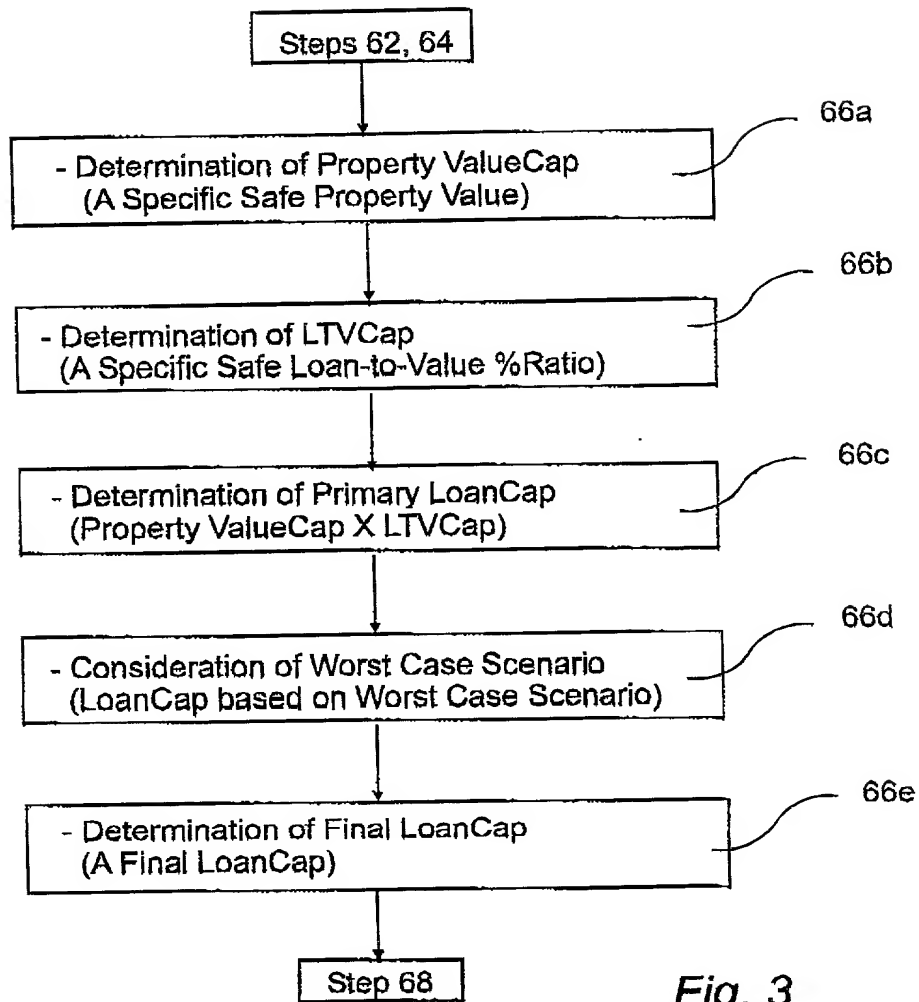


Fig. 3

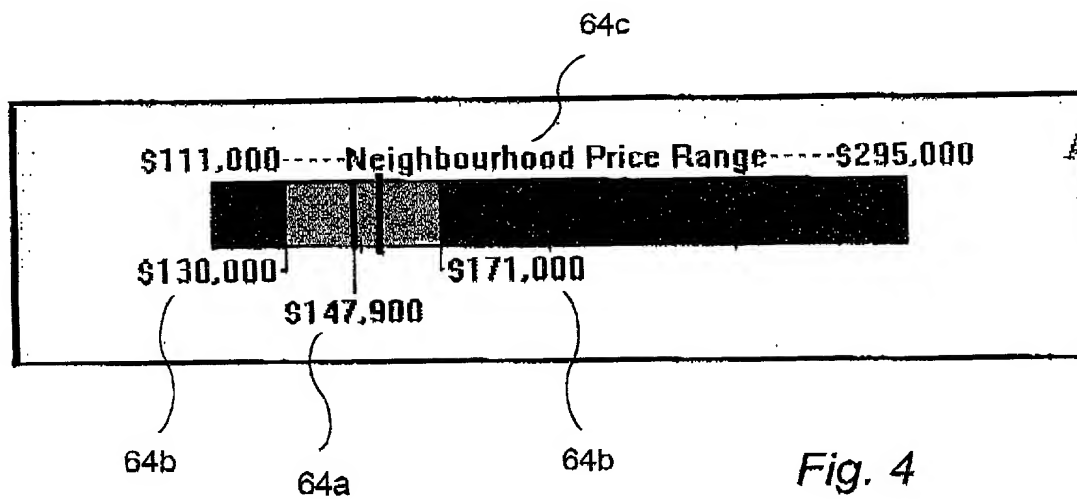
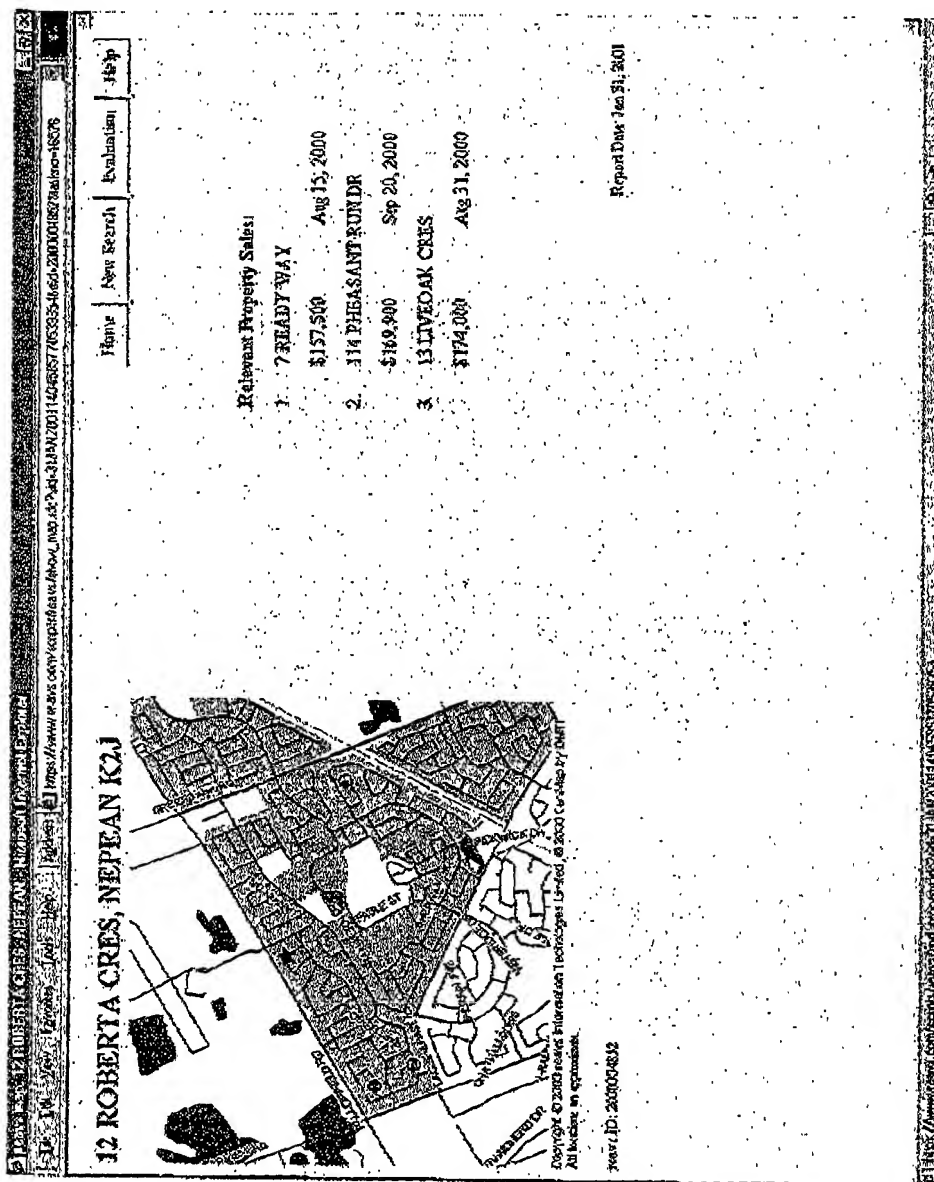


Fig. 4



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Fig. 4a



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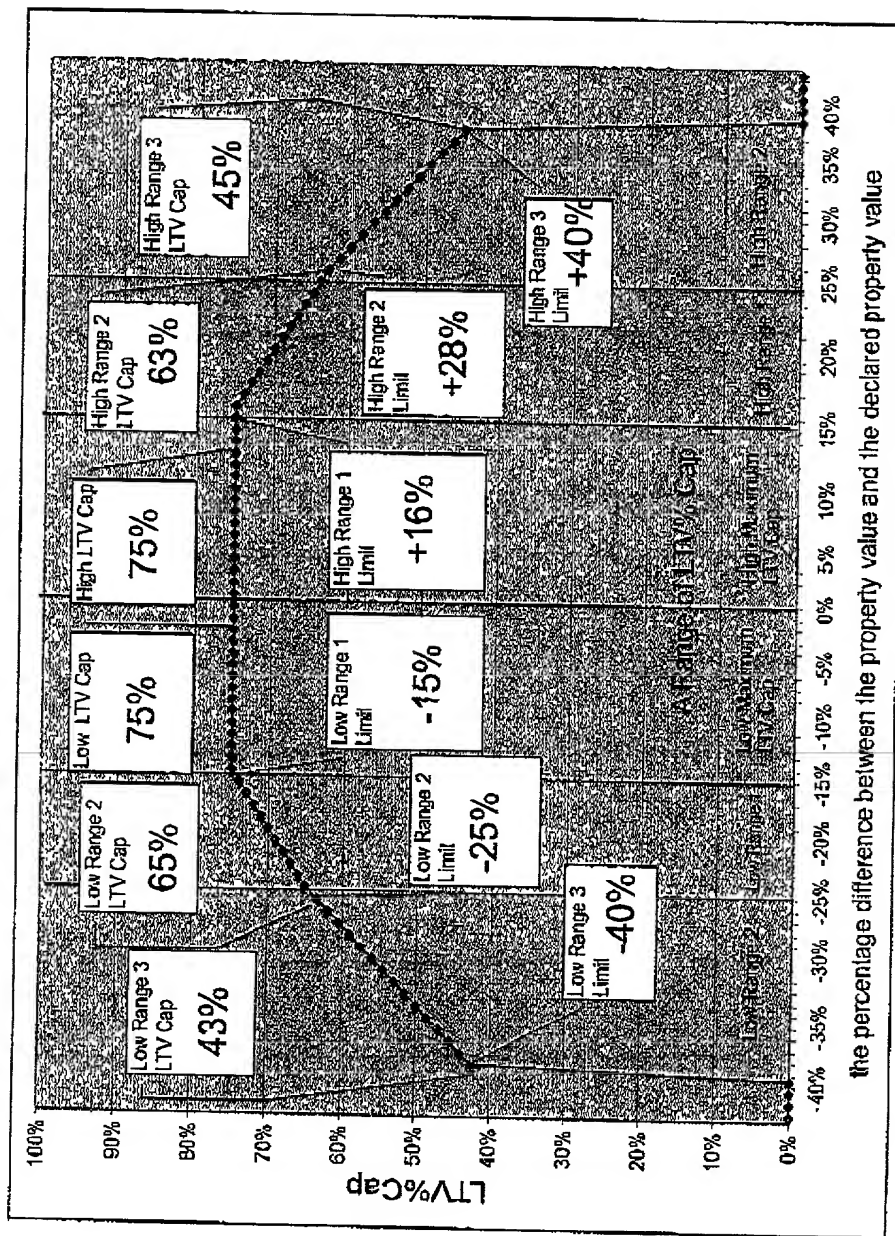


Fig. 5

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12 ROBERTA CRES, NEPEAN K2J

Property Description: PLAN M109 LGT 101

Valuation Date: Jan 31, 2001

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Analysis based on:

1239 properties  
556 sales  
28 sales in last 6 months  
0.041 market variation  
0.19% market shift

\$111,000.... Neighborhood Price Range....\$285,000

\$140,000 / \$161,000

\$133,200

Additional Information:

|             |               |                 |           |
|-------------|---------------|-----------------|-----------|
| Deputyship: | Mortgages     | Type:           | Refinance |
| Source:     | Branch        | Market Value:   | \$155,000 |
| Transit:    | 12345         | Loan Amount:    | \$115,000 |
| Reference:  | Demonstration | Total Mortgage: |           |

YES

Loan Cost: \$116,250

Sales History:

|              |           |
|--------------|-----------|
| Jun 09, 1995 | \$350,000 |
|--------------|-----------|

Historical data may not include sales before 1973.

Relevant Property Sales:

|                  |              |                     |                 |
|------------------|--------------|---------------------|-----------------|
| Address/Location | 7 READY WAY  | 114 PHEASANT RUN DR | 13 LIVEOAK CRES |
| Sale Price       | \$137,500    | \$169,900           | \$124,000       |
| Sale Date        | Aug 15, 2000 | Sep 20, 2000        | Aug 31, 2000    |

This report is based on data provided by the relevant authorities and is not intended to be used as a basis for any financial decision.

Report Date: Jan 31, 2001

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44-004 ID: 2000000022

Fig. 6